

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

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| Applicants: | David Armes, et al. | Docket No.: | 60655.4100 |
| Serial No.: | 10/728,279 | Examiner: | Mary Da Zhi Wang Cheung |
| Filed: | December 04, 2003 | Group Art Unit: | 3694 |
| Title: | SYSTEM AND METHOD FOR SELECTION OF PAYMENT SYSTEMS FROM A PAYMENT SYSTEM DIRECTORY TO PROCESS A TRANSACTION | Confirmation No.: | 7128 |

REPLY

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated September 27, 2010, of which this Reply is filed within three months, please amend the above-identified application as follows:

Listing of the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.